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Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently Amended) A method for <u>facilitating</u> a transaction, the method comprising:

receiving a request at a wallet server, from a user, for authorization from a financial institution to authenticate transaction data, wherein said request includes transaction data;

receiving signature data, by a wallet server, from a transaction instrument, wherein said transaction instrument includes signature data configured to allow authentication of at least one of said user and a financial account;

authenticating at least one of said user and said financial account by obtaining verification of authenticity of said signature data from a security server:

processing said request at said wallet server;

authorizing transaction data, receiving authorization of said request by said wallet server, to obtain authorication data from a security server;

associating authentication data, by said wallet server, with at least one form; and providing said at least one form to a merchant server to facilitate merchant server using the use of said at least one form to obtain an authorization from said security server.

- 2. (Canceled)
- 3. (Currently Amended) The method of Claim 1, wherein the transaction data said request includes purchase information, charge information and transaction instrument identifying information.
- 4. (Previously Presented) The method of Claim 1, wherein said receiving a request at a wallet server includes receiving a request at a digital wallet.

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5. (Currently Amended) The method of Claim 2 1, wherein the transaction instrument is a smart card.

Claims 6-38 (Canceled).

39. (Currently Amended) A wallet server for facilitating a transaction, said wallet server including:

an interface configured to receive a <u>authorization</u> request from a user, wherein said request includes transaction <u>signature</u> data <u>from a transaction instrument</u>;

a processor configured to <u>receive and</u> process said request at said wallet server, and to obtain authentication data from a security server based on said transaction <u>signature</u> data;

a module configured to associate said authentication data with at least one form; and,

a module configured to provide said at least one form to a merchant server to facilitate merchant server using the use of said at least one form to obtain an authorization from said security server.

40. (Currently Amended) A computer-readable storage medium containing a set of instructions for a general purpose computer, wherein said set of instructions include the steps of:

receiving a request at a wallet server, from a user for authorization from a financial institution to authenticate transaction data, wherein said request includes transaction data;

receiving signature data, by a wallet server, from a transaction instrument, wherein said transaction instrument includes signature data configured to allow authentication of at least one of said user and a financial account;

authenticating at least one of said user and said financial account by obtaining verification of authenticity of said signature data from a security server;

processing said request at said wallet server;

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authorizing transaction data, receiving authorization of said request by said wallet server, to obtain authorization data from a security server;

associating authentication data, by said wallet server, with at least one form; and providing said at least one form to a merchant server to facilitate merchant server using the use of said at least one form to obtain an authorization from said security server.